REFERENCES:

1. **Aminur Rahman,** Women's ***Empowerment: Concept & Beyond, www.development concepts.***
2. **Asif Dowla*, Micro Crdit in Banladesh : Anthropological study of the rhetoric and realities of the Grameen Bank Lendin***g, an unpublished essay, www. Women empowerment
3. ***Aloysius P. Fernandez 1986 - 2014:*, *History and spread of Self Help Affinity Group Movement in India, The role played by IFAD***, published by IFAD.
4. **Ashok Kumar H*, Working Status of Stree Shakti Self-Help Groups in Mysore District: Karnataka*** an unpublished article available on the internet sources.
5. **Ajwani-Ramchandani**, ***Banking on Themselves: Self-Help Groups Empower Poor Rural Women,*** September10, 2012, CREDIT: 2009 Chaitanya, an unpublished article available on the internet source.
6. **Balachandran V B*, Societal Changes due to Empowerment of Women in Tamil Nadu*** A Case Study , Journal of Business Management & Social Sciences Research (JBM&SSR) ISSN No: 2319-5614 Volume 2, No.1, January 2013
7. **Carolyn Medel-Anonuevo, *Women, Education And Empowerment: Pathways Towards Autonomy,*** Report of the International Seminar held at UIE, Hamburg, 27 January - 2 February 1993
8. **Dhiraj Jain** and Ms. Pushpa Nai, ***SHG Helping Empower Rural Women,*** Journal of Social Science & Interdisciplinary Research_ ISSN 2277 3630 IJSSIR, Vol. 2 (7), JULY (2013), indianresearchjournals.com
9. **Dhiraj Jain*, Does Microfinance Empower Rural Women? -A Empirical Study In Udaipur District, Rajasthan,*** published International Refereed Research Journal **www.researchersworld.com,** Vol.– III, Issue 2(1), April 2012 [76]
10. **Fujita Koichi** and Sato Keiko, ***SHGs and the Rural Financial Market in South India*: *A Case of a Tamil Nadu Village***, *Southeast Asian Studies*, Vol. 49, No. 1, June 2011
11. **Gayathiri S, *Impact of Self-help Group in Socio-economic development,*** International Journal of scientific research and management (IJSRM) ,
12. **Geethanjali, *Economic Development of Women through S.H.Gs in YSR District, Andhra Pradesh, India,* © Kamla-Raj 2013, Stud Home Com Sci, 7(1): 25-34 (2013)**
13. **Hegde,** N G**, *Empowerment Of Rural Women Through Self Help Groups, Experience off BAIF,*** unpublished report, www.BAIF.com
14. **Homa Soroushmehr, *SHGs Effect on Rural Women Empowerment (Hamedan County, Iran,*** www.ccsenet.org/jas Journal of Agricultural Science Vol. 4, No. 1; 2012
15. **Janine Eldred,** Literacy and Women's Empowerment, *Stories of Success and Inspiration* UNESCO Institute for Lifelong Learning, Feldbrunnenstraße 58, 20148 Hamburg, Germany.

16. **Jatin Pandey** and Rini Roberts, ***Empowerment Of Rural Women Through Self Help Groups,*** Journal of Business Management & Social Sciences Research (JBM&SSR) ISSN No: 2319-5614 Volume 2, No.1, January 201**3.**
17. **Kuntala Lahiri-Dutt,** ***Constructing Social Capital: Self-Help Groups*** *and* ***Rural Women's Development in India,*** Published in *Geographical Research September 200644(3):285–295* doi: 10.1111/j.1745- 5871.2006.00390.x
18. **Kamala Sankaran**, *Gender Equality and Social Dialogue in India ,Bureau of Gender Equality,* International Labour Organization 2011,
19. **Manjunatha S.** ***The Role of Women Self – Help Groups in Rural Development of Karnataka State, India,*** *International Research Journal of Social Sciences_ I*SSN 2319–3565, Vol. 2(9), 23-25, September (2013) *Int. Res. J. Social Sci.*
20. **MehulChauhan, et.al,** ***Empowering Rural Women towards Sustainable Development – a Case Study from Indore*** Diocesan Social Service Society, Madhya Pradesh.
21. **Minimol M. C,** ***Empowering rural women in Kerala: A study on the role of Self Help Groups (SHGs),***International Journal of Sociology and Anthropology Vol. 4(9), pp. 270-280, November, 2012, http://www.academicjournals.org/IJSA
22. **Mofidul Islam,** Jayanta& Krishna Sarmah, **Impact** ***of Self Help Groups in Empowering Women: A Study of Rural Assam,*** *Social Change and Development Vol. XI No.2, 2014.*
23. **NALIN N S et.al,** ***Impact of self help groups on rural economy in north east Karnataka*** **-** *J. Agric. Sci.,26 (2) (220-223) 2013*
24. **Nirupama Mishra,** ***Empowering Women through SHGs in Odisha*** – An Empirical Analysis, *www.Empowerment.com*
25. **Paneer Selvam,** R and Radjaramane V, ***Self Help Group & Social Empowerment****: An impact assessment in the selected villages of Coimbatore District,* IJDR, International Journal o Development Research.
26. **Prabhakar** Raj Kumar K, ***Significance of Self Help Groups in Tamil Nadu***, International Review of Research in Emerging Markets and the Global Economy (IRREM), *International Monthly Journal* (ISSN: XXXX-XXXX) Volume: 1 No.1 January 2014,
27. **Patrick Kilbey,** NGOs in India, *The Challenges of Women Empowerment & Accountability,* Routledge contemporary South Asia series
28. **Prateeksha Barman,** ***Role of SHGs in Rural Development of Assam A Study of Some SHGs of Kamrup District of Assam,*** *Journal ISSN: 2349-6959 (Online), ISSN: 2349-6711 (Print) Volume-I, Issue-VI, May 2015, Page No. 109-116, Published by Scholar Publications, Karimganj, Assam, India, 788711, Website: http://www.ijhsss.com*
29. Rahul Sarania ***Impact of Self-Help Groups on Economic Empowerment of Women in Assam***, International Research Journal of Interdisciplinary & Multidisciplinary Studies (IRJIMS), A Peer-Reviewed Monthly Research Journal ISSN: 2394-7969 (Online), ISSN: 2394-7950 (Print),Volume-I, Issue-I, February 2015, Page No. 148-159, Published by: Scholar Publications, Karimganj, Assam, India, 788711, Website: http://www.irjims.com

30. **Reena, Rajdeep Kaur, Nikita, *A Comparative Analysis of Women's Economic Empowerment through Self Help Group'***
31. RaghavGaiha, et.al, ***Microfinance, Self-Help Groups and Empowerment in Maharashtra,*** ASARC Working Paper 2007/15.
32. **Raja Reddy K** and Reddy C S, ***Self Help Groups in India A Study on Quality and Sustainability,*** ENABLE Publication. ENABLE Secretariat, C/o AMPAS, Plot 20, Rao&Raju Colony, Road No.2, Banjara Hills Hyderabad – 500 034, Andhra Pradesh, India, enablenetworkindia@gmail.com, www.enableindia.net
33. Rajasekaran R and .Sindhu R, Entrepreneurship ***and Small Business – A study with reference to women SHGs,*** Global Journal of Management and Business Studies.
34. **Rajani K G,** Vijayalakshmi K G, *Involvement of SHGs for Women Empowerment in Kerala – A theoretical approach', an unpublished article www.women empowerment*
35. **Reji**, ***Economic Empowerment Of Women Throuh Self Help Groups In Kerala,*** International Journal of Marketing, Financial Services & Management Research ISSN 2277- 3622, Vol.2, No. 3, March (2013), www.indianresearchjournals.com,
36. **Rao.** V***, Impact of Self Help Groups (SHG) movement among Below Poverty Line Coastal fishermen families under Indira KranthiPatham Project in East Godavari District of Andra Pradesh,*** Ijsr - International Journal Of Scientific Research.
37. Shambharkar Y.B et.al**, Self *Help Groups on Empowerment of Women Member***, Indian Research Journal of Extension Education, Special Issue (Volume II), 2012.
38. **Sindhe Jaganath R, *Women Empowerment through SHGs , www.D***ifferent research journals
39. **Subrahmanyam P, *The role of civil society organizations and self help groups in decentralized rural development: South Asian experience, a case study of Bangaladeshi,* an unpublished article**
40. **Sundaram, A,** titled Impact ***of Self-help Group in Socio-economic development of India,*** *IOSR Journal Of Humanities And Social Science (JHSS) ISSN: 2279-0837, ISBN: 2279-0845. Volume 5, Issue 1 (Nov. - Dec. 2012), PP 20-27 Www.Iosrjournals.Org*
41. **Thangamani S,** Muthuselvi **S*, A Study on Women Empowerment through Self-Help Groups with Special Reference to MettupalayamTaluk In Coimbatore District ,****IOSR Journal of Business and Management (IOSR-JBM) e-ISSN: 2278-487X.Volume 8, Issue 6 (Mar. - Apr. 2013), PP 17-24 www.iosrjournals.org*
42. **Thilakam, *Socio Economic Impact of Self Help Groups in Krishnagiri District,***
43. Yoginder Singh ***Effect Of Self Help Group In Economic Empowerment Of Rural Women In Himachal Pradesh,*** Journal of Indian Research Vol.1, No.3, July-September, 2013 (ISSN No. : 2321-4155).

***